

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK**

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In re:

Doris O. Agyen,

Debtor

Chapter 13

Case No. 17-45268 ess

AMENDED CHAPTER 13 PLAN

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1. The future earnings of the debtor is submitted to the supervision and control of the trustee and the debtor shall pay to the trustee for a total of 60 months, the sum of:

\$2,058.00 per month commencing November 2017 through and including October 2022 for a period of 60 months (see paragraph 2 b. below).
2. From the payments so received, the trustee shall make disbursements as follows:
 - a. Full payment in deferred cash payments of all claims entitled to priority under 11 U.S.C. Sec. 507.
 - b. Holders of allowed secured claims shall retain the liens securing such claims and shall be paid as follows:

Rushmore Loan Management Services, (servicer for HSBC Bank, USA, N.A.) first mortgage lien holder on the property known as 135-18 Horace Harding Expressway, Flushing, New York, to be paid \$0.00 of its pre-petition mortgage arrears in the sum of \$253,521.90 over the life of the Plan. Said arrears are to be capitalized under a loan modification under the Court's Loss Mitigation Program as provided for in General Order #582 in the United States Bankruptcy Court for the Eastern District of New York. The Debtor's post-petition mortgage payments to Rushmore Loan Management Services, (servicer for HSBC Bank, USA, N.A.) under a loss mitigation calculation with a principal balance of \$441,904.68 to be paid at 2% interest amortized over 40 years will amount to a Principal and interest payment of \$1,338.20. Additionally, the estimated amount for escrow (real estate taxes, homeowner's insurance, PMI, etc.) will amount to \$422.12. The combined monthly payment of Principal and interest, together with escrow, totaling \$1,760.32 will be remitted directly to the Chapter 13 Trustee until such time as the Debtor has entered into a trial loan modification under the Loss Mitigation Program.

Contemporaneously with the commencement of a trial loan modification, the Debtor will amend the Chapter 13 Plan and Schedule J of the Debtor's petition to reflect the terms of the trial agreement with Rushmore Loan Management Services, (servicer for HSBC Bank, USA, N.A.).
 - c. Subsequent and/or concurrently with distribution to secured, priority, and administrative creditors, dividends to **unsecured creditors** whose claims are duly allowed as follows: PRO RATA distributions to all timely filed proofs of claim of not less than 100 percent

3. Property to Be Surrendered to Secured Creditor other than as set forth in paragraph 2(b) above: NONE
4. All lease agreements are hereby assumed, unless specifically rejected as follows: NONE.
5. Title to the debtors' property shall revert to the debtors upon completion of plan or dismissal of the case, unless otherwise provided in the Order confirming the plan. Throughout the term of this plan, the debtors will not incur post-petition debt over \$2,000.00 without written consent of the Chapter 13 trustee or the Court.
6. Other Provisions: Legal fees of \$3,000.00 to be paid to debtor's counsel as administrative expenses under the Plan.
7. As used herein, the term "Debtor" shall include both debtors in a joint case.

Dated: November 28, 2017

Signature: /s/ Doris O. Agyen
Doris O. Agyen, Debtor

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

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Case No. 17-45268 ess
Chapter 13

DORIS AGYEN,

Debtor.

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CERTIFICATE OF SERVICE

I, Allan R. Bloomfield, a member in good standing of the Bar of the State of New York, and an attorney admitted to practice before this Court, among others, hereby certify that on November 29, 2017, I caused a true copy of the Amended Chapter 13 Plan to be served upon the Chapter 13 case trustee Marianne DeRosa by internet transmittal as per her request and by U.S. mail, postage pre-paid, on the following parties:

HSBC Bank USA, N.A.
c/o McCabe, Weisberg & Conway
145 Huguenot Street, Suite 210
New Rochelle, NY 10801

HSBC Bank USA, N.A.
P.O. Box 9
Buffalo, NY 14240

Internal Revenue Service
Centralized Insolvency Section
P.O. Box 7346
Philadelphia, PA 19101-7346

Internal Revenue Service
10 Metrotech Center
625 Fulton Street
Brooklyn, NY 11201

Jefferson Capital Systems LLC
P.O. Box 7999
Saint Cloud, MN 56302-9617

Kohl's
P.O. Box 3115
Milwaukee, WI 53201

Macy's
Bankruptcy Processing
P.O. Box 8053
Mason, OH 45040

Portfolio Recovery Associates, LLC
120 Corporate Blvd.
Norfolk, VA 23502

Receivable Collection Services, LLC
170 Jericho Turnpike
Floral Park, NY 11001

Rushmore Loan Management Services
P.O. Box 55004
Irvine, CA 92619

Southwest Credit
4120 International Pkwy, Suite 1100
Carrollton, TX 75007

Dated: November 29, 2017

/s/ Allan R. Bloomfield
Allan R. Bloomfield